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Cap. 2

Issued January 1949

FCI COUNTY PROCEDURE MANUAL  
PART I-B, 1949 COVERAGES AND PREMIUM RATES FOR DRY EDIBLE BEANS

SECTION I. GENERAL

The amount of insurance coverage and the premium rate per acre for beans in 1949 will be established on an area of land basis as they were determined in 1948. Only Monetary coverage insurance will be offered and areas will be established to reflect either differences in productivity or differences in the risks of growing beans. Such areas shall be outlined on aerial photo index maps or engineer's maps of the county which will be furnished by the Corporation. The use of either photo index maps or engineer's maps in 1948 proved to be the most satisfactory type of maps for establishing coverage and premium rate areas. Under no circumstances shall the Crop Insurance Maps, Forms FCI-33-B, approved for the 1948 program be changed or altered in any manner for use under the 1949 program as these maps are permanent official records for the 1948 program year.

This procedure Manual provides for establishing area coverages and premium rates under the 1949 program in (1) counties making no revisions on the 1948 Crop Insurance Map, Form FCI-33-B, in area determinations for 1949, (2) counties establishing area coverage and premium rates in 1949 for the first time and counties completely reworking actuarial data for 1949.

A. Purpose

It is the purpose of the area plan to simplify the basic actuarial operations of determining insurance coverages and premium rates for insurable land, and to eliminate detail work/<sup>in</sup> maintaining individual farm records of farm reconstitutions and farm yield and rate determinations. Since insurance on beans in 1949 is only the second year of this program, actuarial data relating to this crop is somewhat limited.

B. Type of Insurance to be offered for 1949

(1) Monetary Coverage Insurance

Coverages and premium rates will be determined in dollars. Areas may be established to reflect either differences in productivity or differences in risk of growing beans, or both. Such differences will be expressed by varying the coverages or premium rates between areas.

Only one level of coverage will be offered. However, specified coverages will be established for areas on Form FCI-35-B to reflect (a) acreage released but not pulled or cut, (b) acreage released before being pulled or cut but not threshed, and (c) acreage threshed.

C. Unclassified Land

Any land on which a coverage and rate is not established shall be identified as "unclassified" on the Crop Insurance Map, Form FCI-33-B. Unclassified land should include any land subject to severe wind erosion, frequent

flood, known soil deficiencies, or other conditions which make the production of beans extremely hazardous. It shall also include any land whereon (1) an adverse change in conditions in the area such as construction of dams, levees, dikes, or other physical changes, which would preclude an offer of insurance because of risk involved, (2) it is impossible to measure the insurance risk involved, over and above that of the average land risk in the area. Land on which coverages and rates are not established shall be identified as "unclassified" on the map by diagonal lines (//////).

D. List of Ineligible Producers

In counties making area determinations for the first time in 1949 and in counties in which a bean program was in operation for 1948, it shall be necessary to establish a list of ineligible producers for 1949.

Insurance should not be offered to any producer who follows poor farming practices, questionable business practices, such as those experienced in dealing with the producer under other phases of the agricultural farm program, or any other conditions which may be considered detrimental to the operation of a sound insurance program. Such producers' names shall be entered on the "List of Ineligible Producers for 1949".

In most counties insurance experience during past years reveals that loss claims have been paid to certain producers much more frequently than would ordinarily be expected in light of prevailing crop conditions. This has placed an unfair burden upon other insured producers in the form of increased premium. For this reason it has been determined that insurance shall not be offered during future programs to any producers who have been indemnified under conditions noted above.

To facilitate accurate identification of such producers, the State Crop Insurance Director will furnish each county a tentative list of ineligible producers for 1949. The county committee shall carefully review, with the State Crop Insurance Director (or Supervisor), the insurance experience of each producer who has been indemnified. In any case where this review indicates that a producer should no longer be insured, the county committee shall recommend that his name be placed on the "List of Ineligible Producers for 1949". This list shall be prepared in duplicate by the State Crop Insurance Director. The original will be retained by him and the copy retained in the county office for use by the county committee in review of acceptability of applications. The list should include any producers in the county not previously insured whose participation in the program would be contrary to the best interests of the program. Additional names may be placed on this list any time prior to final action by the County Committee on acceptance of all applications in the county.

Producers who were on the "List of Ineligible Producers for 1948" will be included on the list for 1949 unless it is determined that they were placed on the 1948 list through error or there has been a definite change in farming operations. In addition the county committee shall again review the names of all bean producers to determine if any additional names should be added to this list.

E. Land Physically Located in an Adjoining County

Land physically located in an adjoining non-insurance county may be insured where the land is a part of a farm located within an insurance county and is contiguous thereto and the land is included within an area identified on Form FCI-33-B for the insurance county. For this purpose, a farm shall be considered as located in the county in which the principal dwelling is located or if there is no dwelling thereon, in the county where the major portion of the land is located. If under this definition, a farm is located in a non-insurance county, only that part of the farm lying within the insurance county will be included on the Crop Insurance Map (FCI-33-B). Generally, the same policy will be followed in adjoining insurance counties, except that in these counties great care should be exercised to see that the boundary lines between the counties are in exact agreement to prevent duplicate listing.

F. Rounding of Fractional Units.

Computations shall be carried one digit beyond the digit that is to be rounded. If the last digit is 1, 2, 3 or 4, the rounding shall be downward. If the last digit is 5, 6, 7, 8 or 9 the rounding shall be upward.

G. Application of these Instructions

1. Counties which have had bean insurance in 1948 and make no revisions on the Crop Insurance Map, Form FCI-33-B, for the 1949 program will disregard Section III.
2. Counties establishing area determinations for the first time or counties completely reworking 1948 actuarial data for 1949 will disregard Section II.

SECTION II. COUNTIES MAKING NO REVISIONS ON CROP INSURANCE MAPS, FORMS FCI-33-B, FOR 1949

A. In counties where it is determined by the county committee and State Director that no revisions are to be made in area determinations on the Crop Insurance Map, FCI-33-B, which was approved for the 1948 program it shall be identified as applicable to the 1949 program by the State Director stamping the original copy of such map and indicating the Corporation's approval for the 1949 crop year. In order to obtain approval for the 1949 program of the applicable area coverages and premium rates, the County Committee shall prepare a new County Summary, Form FCI-34-B, and County Actuarial Table, Form FCI-35-B.

These counties shall review the "Map of Crop Insurance Experience" prepared for 1948.

B. Form FCI-34-B shall be prepared as follows:

Enter in the heading the name of state and county, and the year 1949. Enter in the space provided the applicable practice Irrigated or Non-Irrigated.

Column 1. This column is complete and shall not be altered.

Column 2. Enter in this column the number of acres for weighting of insurable land within each area. This acreage shall be transcribed from Column 2 of Form FCI-34-F which was prepared for the 1948 program.

Column 3. Enter in this column the number of acres for weighting, of unclassified land falling within each of the insurable areas. This acreage shall represent the closest possible summation of acres for weighting of unclassified land as previously designated on Forms FCI-34-B for the 1948 program. Any acres for weighting of unclassified land which does not fall within an insurable area due to the indicated coverage for such land being below the coverage for the lowest insurable area in the county, shall be entered at the bottom of this column opposite the word "unclassified" as shown in column 1. The total of column 3 shall equal the total for the unclassified acres for 1948.

Column 4. Enter in this column for each area the sum of entries in column 2 and column 3.

Column 5. Enter in this column the applicable coverage for each insurable area. The indicated coverage entry for "unclassified land" at the bottom of this column may vary from the comparable entry shown in column 3 of Form FCI-34-B prepared for the 1948 program due to the distribution for 1949 of certain acres for weighting of unclassified land falling within the insurable areas.

In the event that there has been a change in the county average coverage for 1949, generally, the area coverages approved for the 1948 program shall be adjusted by the difference between the 1948 county average coverage and the 1949 county average coverage. In the event that this relationship between areas is not proper the county committee may make the proper revisions.

Column 6. Enter in this column the product of the entries in column 4 and column 5.

Column 7. Enter in this column the applicable premium rate for each insurable area within the county. In the event that there has been a change in the county average premium rate for 1949, generally the area rates approved for the 1948 program shall be adjusted by the difference between the 1948 county average premium rate and the 1949 county average premium rate. In the event that this relationship between areas is not proper the county committee may make the proper revisions.

Column 8. Enter in this column the product of the entries in columns 2 and 7.

Column Totals. Columns 2, 3, 4, 6 and 8 shall be totaled and their respective sums entered on the line provided for totals.

Unclassified Farmland-Cropland. Enter in the space provided at the bottom of the form the estimated acres of unclassified cropland or farmland, whichever was used for 1948, and delete the inapplicable word. This entry shall be transcribed from Form FCI-34-B which was prepared for the 1948 program. If this space was not executed for the 1948 program it should be determined by the closest estimation and entered for the 1949 program.

Ineligible Producers. Enter in the space provided at the bottom of the form the number of ineligible producers in the county for 1949. This entry shall be obtained by making an item count of the names appearing on the prepared list of ineligible producers for 1949.

Maximum Coverage for County. Enter in the spaces provided at the bottom of the form (1) acres for weighting which shall be the same as the total entered in column 4 of such form, (2) average coverage per acre which shall be obtained from the Table of Coverages and Premium Rates for 1949 furnished by the Corporation, and (3) total coverage for county which shall be obtained by determining the product of the entries for items (1) and (2) above. Enter within the parenthesis below "acres for weighting" an identification of the acreage used such as cropland, farmland, etc. The total of column 6 must not exceed the entry for "Total Coverage for County."

Minimum Premium for County. Enter in the space provided at the bottom of the form (1) acres for weighting which shall be the same as the total entered in column 2 of such form, (2) average rate per acre which shall be obtained from the Table of Coverages and Premium Rates for 1949 furnished by the Corporation, and (3) total premium for county which shall be obtained by determining the product of the entries for items (1) and (2) above. The total of column 8 must not be less than the entry for "Total Premium for County."

Sheet Numbers of Forms FCI-33-B. Enter in the spaces provided the inclusive sheet numbers of Forms FCI-33-B, which represents the entire county.

C. Form FCI-35-B shall be prepared as follows:

Enter in the heading of the form the name of the State and County and the applicable practice, Irrigated or Non-Irrigated. Enter in the spaces provided the classes of beans grown in the county which are insurable.

The rule of rounding, contained in Section I-F, shall apply to all calculations noted below.

Column 1. This column is complete and shall not be altered.

Column 5. Enter in this column the applicable premium rate for each insurable area in the county. These area premium rates shall be transcribed from column 7 of Form FCI-34-B prepared for the 1949 program.

Column 4. Enter in this column the applicable (threshed) coverages for each area. These coverages shall be transcribed from Column 5 of Form FCI-34-B which was prepared for the 1949 program.

Column 3. Enter in this column 85 percent of the entry shown in column 4 of this form FCI-35-B. (Round to the nearest five cents).

Column 2. Enter in this column 65 percent of the entry shown in column 4 of this form FCI-35-B. (Round to the nearest five cents).

SECTION III. COUNTIES ESTABLISHING AREA COVERAGE AND PREMIUM RATES IN 1949 FOR THE FIRST TIME AND COUNTIES COMPLETELY REWORKING ACTUARIAL DATA FOR 1949

In counties where areas will be established for the first time for 1949, or counties completely reworking actuarial data for 1949, it will be necessary that the county committee review the factors referred to in Part B of this Section and make the following recommendations: (1) the number of areas which shall be applicable to the county, (2) the exact extent of the land which shall constitute each area, (3) the differences in coverages and premium rates which shall be established between areas, (4) determine the land in each county which shall be unclassified and (5) assist the State Director in the preparation of a list of ineligible producers for the 1949 program.

Counties which have had a bean insurance program in 1948 and are completely reworking the actuarial data for 1949 program shall review insurance experience maps prepared for 1948.

A. Forms for recording areas, coverages and premium rates

(1) Form FCI-33-B, "Crop Insurance Map"

- (a) Aerial photo-indexes
- (b) County engineer's map

Whichever of the above kinds of maps (or other county map approved for use by the State Crop Insurance Director and the County Committee), is deemed most practicable for the county, shall be designated as FCI-33-B, "Crop Insurance Map" and will be used for classifying all land within the county into areas and for identifying as unclassified any land on which coverages and rates are not established.

(2) Form FCI-34-B, "County Summary of Coverages and Premium Rates by Areas". This form shall be used for controlling the insurance coverages and premium rates per acre established for the areas and for adjusting such coverages and premium rates to the coverage and premium rate established for the county.

(3) Form FCI-35-B "County Actuarial Table". This form shall be the official form for recording area coverages and premium rates.

B. Factors to be Considered in Determination of Areas

It is extremely important that the county committee establish areas which are small enough to accurately classify any unusual conditions within the

county yet large enough to reflect similar growing conditions and risk. The areas established by the county committee should insofar as is practicable coincide with the well-known general areas of different productivity, soil type, soil fertility and topography. The county committee should make use of soils maps, land use planning maps, general knowledge of differences in soil productivity, community yields, township yield, productivity indexes or any other yield data to determine area boundary lines.

The main factors to be considered in the determinations of "areas" are (a) the amount of coverage that will be offered in each area, and (b) the risk of growing beans in each area as reflected by the premium rate to be charged. If it is determined that the same coverage and premium rate shall apply to all the land in the locality it shall be identified as one area. However, if in the same locality there is some land which should have a different coverage or premium rate, or both, such land shall be divided into separate areas. For example: it has been determined that the same amount of insurance coverage should be offered in a locality consisting of 640 acres of land. In that locality, however, there are 80 acres of hazardous land which, although eligible for insurance coverage, should carry a premium rate higher than the balance of the 640 acres. These 80 acres will be identified as one area and the remaining 560 acres as another area. In addition to the things shown above the county committee should give special consideration in determining different risk areas and unclassified areas to the following conditions: (1) flood, (2) erosion, (3) frequent hail loss, etc.

If there is a variation in coverage between areas such variation shall be the larger of \$2.00 or 15 percent of the threshed coverage for the county rounded to the nearest twenty-five cents. If there is a variation in premium rate such variation between areas shall not be less than .25 cents. No maximum has been established for increases in premium rate for high risk areas.

However, a maximum decrease not in excess of 25 percent below the county average premium rate will be permitted for the low risk areas within the county, provided this decrease is offset by increased rates in the higher risk areas.

#### C. Identification of Areas

All areas including the unclassified land shall be delineated and identified. A code number shall be assigned on the aerial photo index map or engineer's map, whichever is used. The unclassified land shall be identified by drawing lines (/////////) throughout the area. In assigning code numbers for the different areas of the county, the area having the lowest coverage and premium rate shall be assigned number 1 and progressing by areas as follows:

Area 1 - Coverage	\$15.00	Premium Rate	\$1.00
Area 2 - Coverage	20.00	Premium Rate	1.00
Area 3 - Coverage	20.00	Premium Rate	1.25

D. Determination of Tentative Coverage and Premium Rate Areas

An area will be all the land in the county for which the same coverage and premium rate is established. Areas in the county will be outlined on aerial photos or engineer's map of the county. All land in the county having the same coverage and premium rate will be assigned the same area number.

1. The Corporation will establish a county average coverage in dollars. The county committee and the State Crop Insurance Director (or his Supervisor) shall determine the number of different coverages for the county. The number of coverages shall be based on the variation of production in the county. In making this determination, consideration should be given to productivity indexes, types of soil, topography, any other yield data, and general knowledge of the county committee. The Maps of Crop Insurance Experience should be reviewed to determine if losses sustained under previous programs were due to over-coverage. In most cases there will be areas that vary in productivity to such an extent that the variation is recognized by local people. In counties where there is little variation in productivity within the county, all insurable land may be assigned the county average coverage. If there is considerable variation in productivity within the county a larger number of coverages may be determined.

After the number of coverages have been established for the county, the county committee shall determine the land area for the different coverages on the aerial photo-indexes or engineer's map, whichever is used in the county. The weighted average coverage for all areas within the county shall not exceed the county average coverage. The coverage areas shall be tentatively delineated on the type of map being used for the county with a soft wax pencil.

2. The Corporation will establish a county average premium rate. The premium rate in some areas may be higher than the county premium rate. If because of soil type, topography, unusual flood hazards or unusual farming hazards, the risk of loss for an area is materially greater than the average land risk of the county, the premium rate for such area shall be a rate higher than the county premium rate to adequately reflect the extra risk. The Maps of Crop Insurance Experience should be reviewed to determine if the losses sustained under previous programs were due to certain areas being higher risk than others. It is important that careful consideration be given to loss experience under previous Crop Insurance Programs of other commodities as it would apply to the bean insurance program.

All factors which should be considered in the risk of growing beans shall be reviewed in making the determination of premium rate areas. With a soft wax pencil, tentatively, delineate on the aerial photo-index or engineer's map, whichever is used, each premium rate area. Tentative rates shall be established for the areas, or if the county rate is not available establish the amount to be added to the county rate when it is available to the county office.

E. Preparation of Form FCI-34-B.

Form FCI-34-B, "County Summary of Coverages and Premium Rates" by areas, shall be used to determine that (1) the average coverage for the county has not been exceeded, and (2) the combined weighted average premium rate for all areas is equal to or exceeds the average county premium rate.

Preliminary calculation on this form may be made in pencil, however, the final form shall be typewritten.

If the Corporation has established separate county average coverages and rates for irrigation and non-irrigation, a separate FCI-34-B shall be prepared for each practice.

Enter in the heading of Form FCI-34-B the name of the state and county, and the year 1949. Enter the applicable practice, Irrigated or Non-irrigated.

Column 1. This column is complete and shall not be altered.

Column 2. Enter in this column the number of acres for weighting of insurable land within each area. This acreage shall represent the closest possible summation of the acres of cropland or farmland in each section of land within the area. The acres for weighting in counties which do not have "sections" and "townships" may be determined by using a 10 percent sample of the aerial photo enlargements of the county. Since individual photo numbers appear on the aerial index map, this map may be used in determining the sample photos by selecting every tenth photo. If acreage figures have been entered on the old aerial photos now in the county office such acreages may be used for determining the acres for weighting.

Column 3. Enter in this column the number of acres for weighting of unclassified land falling within each of the insurable areas. Any acres for weighting of unclassified land which does not fall within an insurable area, due to the indicated coverage for such land being below the coverage for the lowest insurable area in the county, shall be entered at the bottom of this column opposite the word "unclassified" as shown in column 1.

Column 4. Enter in this column for each area the sum of entries in columns 2 and 3.

Column 5. Enter in this column the coverage (threshed stage) for each area as previously determined. (These coverages shall be expressed in multiples of 25 cents).

Column 6. Enter in this column the product of the entries in columns 4 and 5.

Column 7. Enter in this column the applicable premium rate for each insurable area within the county. (These area premium rates shall be expressed in multiples of 5 cents).

Column 8. Enter in this column the product of the entries in Columns 2 and 7.

Column Totals. Columns 2, 3, 4, 6 and 8 shall be totaled and each total entered in the respective column on the line provided for such totals.

Unclassified Farmland-cropland. Enter in the space provided at the bottom of the form, the estimated acres of unclassified cropland or farmland, whichever was used for the county, and delete the inapplicable word.

Ineligible Producers. Enter in the space provided at the bottom of the form, the number of producers in the county who have been designated ineligible for flax crop insurance under the 1949 program.

Maximum Coverage for County. Enter in the spaces provided at the bottom of the form (1) acres for weighting which must agree with the total entered in column 4, (2) average coverage per acre which shall be obtained from the Table of Coverages and Rates for 1949 furnished by the Corporation, and (3) total coverage for county which shall be obtained by computing the product of the entries for items (1) and (2) above. Enter within the parenthesis below "acres for weighting" an identification of the acreage used, such as cropland, farmland, etc. If it is found by using such coverages in column 5 that the total of the coverage extensions in column 6 exceeds the maximum coverage for the county, it will then be necessary to adjust the coverages so that the total of coverage extensions does not exceed the maximum coverage for the county.

Minimum Premium for County. Enter in the spaces provided at the bottom of the form (1) acres for weighting which must agree with the total entered in column 2, (2) average rate per acre which shall be obtained from the Table of Coverages and Premium Rates for 1949 furnished by the Corporation, and (3) total premium for county which shall be obtained by computing the product of the entries for items (1) and (2) above. If it is found by using the tentative premium rates in column 7 that the total rate extensions are less than the minimum premium for the county, it will be necessary to adjust the rates so that the total rate extensions entered in column 8 are not less than the minimum premium for the county.

Sheet Numbers of Forms FCI-33-B. Enter in the spaces provided at the bottom of the form, the inclusive sheet numbers of Forms FCI-33-B which represents the entire land area of the county.

F. Preparation of Form FCI-35-B.

Form FCI-35-B, "County Actuarial Table" shall be used to record the coverage and premium rate applicable to each area. All entries on this form shall be made by use of a typewriter. Form FCI-35-B shall constitute the official table of coverage(s) and premium rate(s) for the county. Enter in the heading of the form, the name of the county and state. Enter in the applicable practice Irrigated or Non-Irrigated.

State \_\_\_\_\_

County \_\_\_\_\_

UNITED STATES DEPARTMENT OF AGRICULTURE  
FEDERAL CROP INSURANCE CORPORATION

COUNTY SUMMARY OF COVERAGES AND PREMIUM RATES BY AREAS

Dry Edible Bean Crop Insurance Program

(Monetary Coverage Insurance)

Practice \_\_\_\_\_

Area Number	Acres for Weighting			Coverage (2) x (3)	Extensions (4) x (5)	Premium Rate ( )	Extensions (2) x (7)
	Insurable Land	Unclassi- fied land	Total (2) + (3)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
Unclassi- fied	xxx					xxx	xxx
Total				xxx		xxx	

Acres	Number
Unclassified Farmland-Cropland	Ineligible Producers

MAXIMUM COVERAGE FOR COUNTY

Acres for Weighting	Average Coverage per Acre	Dols.	Total Coverage for County	Dols.
( )				

MINIMUM PREMIUM FOR COUNTY

Acres for Weighting	Average Rate per acre	Dols.	Total premium for County	Dols.

Form FCI-33-B Sheets numbered \_\_\_\_\_ to \_\_\_\_\_

Recommended: County Committee \_\_\_\_\_, Date \_\_\_\_\_

Recommended: FCIC Underwriting Div. \_\_\_\_\_, Date \_\_\_\_\_

Approved: State FCIC Director \_\_\_\_\_, Date \_\_\_\_\_

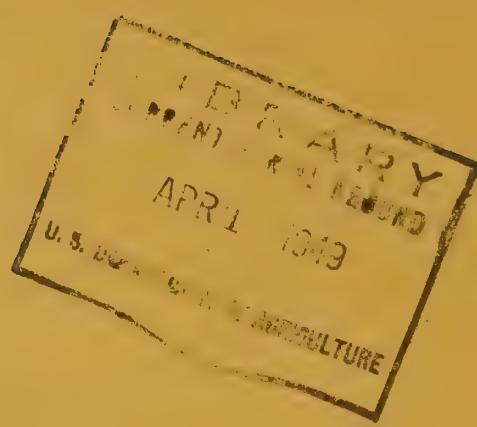


UNITED STATES DEPARTMENT OF AGRICULTURE  
FEDERAL CROP INSURANCE CORPORATION

COUNTY ACTUARIAL TABLE  
1949 DRY EDIBLE BEAN CROP INSURANCE PROGRAM  
(Monetary Coverage Insurance)  
Practice  
Classes of Insurable Beans \_\_\_\_\_

Area Number	1949 Coverages per acre at specified stages of production for acreage:			1949 premium rate per acre
	Released and not pulled or cut	Released after being pulled or cut and not threshed	Threshed	
(1)	(2)	(3)	(4)	(5)
	(dollars)	(dollars)	(dollars)	(dollars)
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

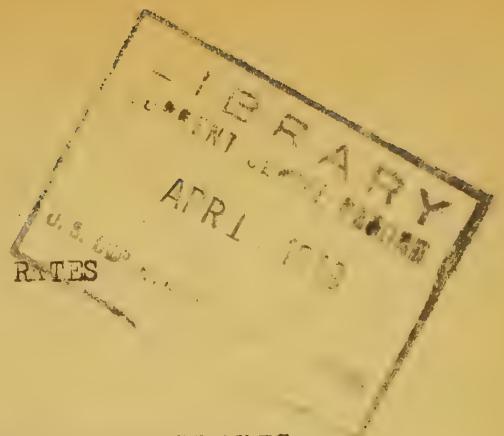
Recommended: County Committee \_\_\_\_\_, Date \_\_\_\_\_  
 Recommended: FCIC Underwriting Div. \_\_\_\_\_, Date \_\_\_\_\_  
 Approved: State FCIC Director \_\_\_\_\_, Date \_\_\_\_\_



RESERVE  
1952  
F113

Supplement No. 1

FCI COUNTY PROCEDURE MANUAL  
PART I-B, 1949 COVERAGES AND PREMIUM RATES  
FOR DRY EDIBLE BEANS



SECTION II. COUNTIES MAKING NO REVISIONS ON CROP INSURANCE MAPS,  
FORMS FCI-33-B FOR 1949

Subsection B of the above Section is supplemented by adding the following paragraph:

In counties where area coverages and rates are established for different levels of insurance (Level I, Level II, etc.) it will be necessary to prepare separate Forms FCI-34-B for each level of insurance.

Subsection C of the above section is supplemented by adding the following paragraph:

In counties where area coverages and rates are established for different levels of insurance (Level I, Level II, etc.) it will be necessary to prepare separate Forms FCI-35-B for each level of insurance.

SECTION III. COUNTIES ESTABLISHING AREA COVERAGES AND PREMIUM RATES  
IN 1949 FOR THE FIRST TIME AND COUNTIES COMPLETELY RE-  
WORKING ACTUARIAL DATA FOR 1949

Subsection E of the above Section is supplemented by adding the following paragraph:

In counties where area coverages and rates are established for different levels of insurance (Level I, Level II, etc.) it will be necessary to prepare separate Forms FCI-34-B for each level of insurance.

Subsection F of the above section is supplemented by adding the following paragraph:

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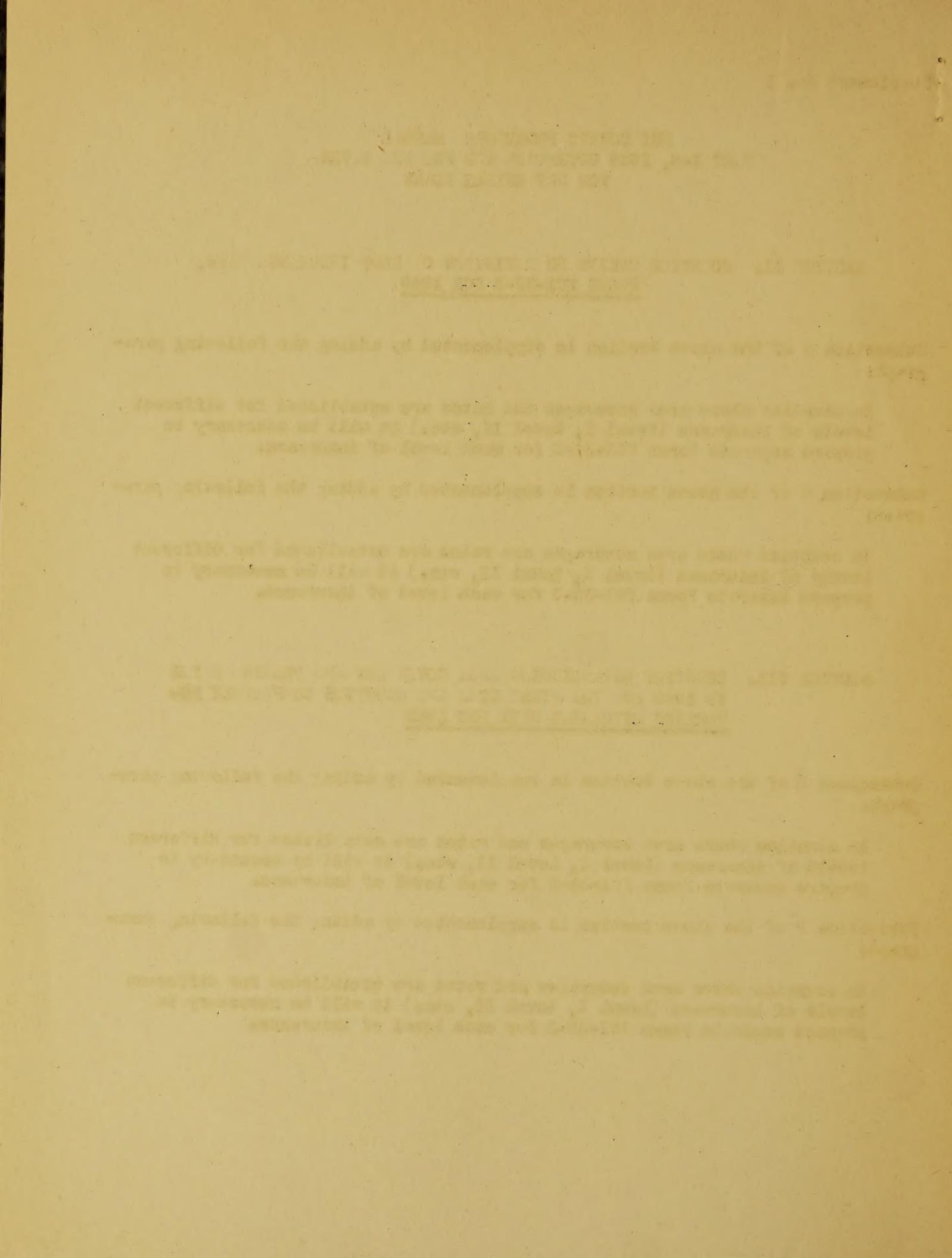
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Subsection F of the above section is supplemented by adding the following paragraph:

In counties where area coverages and rates are established for different levels of insurance (Level I, Level II, etc.) it will be necessary to prepare separate Forms FCI-35-B for each level of insurance.



FCI COUNTY PROCEDURE MANUAL  
PART I-B, 1949 COVERAGES AND PREMIUM RATES  
FOR DRY EDIBLE BEANS

SECTION II. COUNTIES MAKING NO REVISIONS ON CROP INSURANCE MAPS,  
FORMS FCI-33-B FOR 1949

Subsection B of the above Section is supplemented by adding the following paragraph:

In counties where area coverages and rates are established for different levels of insurance (Level I, Level II, etc.) it will be necessary to prepare separate Forms FCI-34-B for each level of insurance.

Subsection C of the above section is supplemented by adding the following paragraph:

In counties where area coverages and rates are established for different levels of insurance (Level I, Level II, etc.) it will be necessary to prepare separate Forms FCI-35-B for each level of insurance.

SECTION III. COUNTIES ESTABLISHING AREA COVERAGES AND PREMIUM RATES  
IN 1949 FOR THE FIRST TIME AND COUNTIES COMPLETELY RE-  
WORKING ACTUARIAL DATA FOR 1949

Subsection E of the above Section is supplemented by adding the following paragraph:

In counties where area coverages and rates are established for different levels of insurance (Level I, Level II, etc.) it will be necessary to prepare separate Forms FCI-34-B for each level of insurance.

Subsection F of the above section is supplemented by adding the following paragraph:

In counties where area coverages and rates are established for different levels of insurance (Level I, Level II, etc.) it will be necessary to prepare separate Forms FCI-35-B for each level of insurance.

